

IN RE:

DONALD F. CHECK
LINDA LEE CHECK
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:21-10665

Chapter 13

Document No.: 66

ORDER OF COURT

AND NOW, this 10th day of February, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


John C. Melaragno, Judge ^{jl}m
United States Bankruptcy Court

SIGNED
2/10/25 1:18 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Donald F. Check
Linda Lee Check
Debtors

Case No. 21-10665-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 10, 2025

Form ID: pdf900

Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Donald F. Check, Linda Lee Check, 7858 Franklin Pike, Meadville, PA 16335-9134
cr	+ Mercer County State Bank, c/o Shafer Law Firm, 890 MARKET ST, MEADVILLE, PA 16335, UNITED STATES 16335-3318
15435714	+ CLC, 121 South 13th Street, Lincoln, NE 68508-1904
15435710	+ Ces/clctrust, Attn: Bankruptcy, Po Box 7051, Utica, NY 13504-7051
15435715	+ Club Exploria Llc, 4150 N. Drinkwater Blvd, Scottsdale, AZ 85251-3611
15435726	+ Fedloan, Attn: Bankruptcy, P.O. Box 790234, Louis, MO 63179-0234
15498605	+ Festiva Orlando Resort Owners Assoc. Inc, PO Box 3139, Asheville, NC 28802-3139
15498607	+ Festiva Orlando Resort Owners Assoc. Inc, 7503 Atlantis Way, Celebration, FL 34747-2602
15498606	+ Festiva Orlando Resort Owners Assoc. Inc, PO Box 630578, Cincinnati, OH 45263-0578
15435729	+ Innovative Recovery, INC, Attn: Bankruptcy Dept, 4230 Lbj Freeway Suite 400, Dallas, TX 75244-5806
15442565	+ LBD Inc., 2410 Townley Street, Santa Ana, CA 92706-1349
15435731	+ Mercer County State Ba, 3279 S. Main Street, Sandy Lake, PA 16145
15446849	+ Mercer County State Bank, c/o Shafer Law Firm, 890 Market St., MEADVILLE, PA 16335-3318
15442566	+ Patenaude & Felix, A.P.C., 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363
15440534	+ The ONE Federal Credit Union, c/o Aaron Hefner, Collections Officer, 280 North Street, P.O. Box 639, Saegertown, PA 16433-0639
15435741	+ Walnut Crossings, 4175 Ivanhoe Drive, Monroeville, PA 15146-2644

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 11 2025 00:07:47	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ahefner@onefcu.com	Feb 10 2025 23:53:00	One Federal Credit Union, f/k/a Meadville Area Fed, 300 Arch Street, Meadville, PA 16335-3217
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 11 2025 00:50:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15435703	+ Email/Text: bncnotifications@pheaa.org	Feb 10 2025 23:52:00	AES, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15435704	+ Email/Text: bncnotifications@pheaa.org	Feb 10 2025 23:52:00	AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15444742	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 11 2025 00:21:42	Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15435705	+ Email/Text: ally@ebn.phinsolutions.com	Feb 10 2025 23:51:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15444504	Email/PDF: bncnotices@becket-lee.com	Feb 11 2025 00:21:06	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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15435706	+ Email/PDF: bncnotices@becket-lee.com	Feb 11 2025 00:21:44	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15435707	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 10 2025 23:51:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15435709	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 11 2025 01:16:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15435712	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2025 00:21:27	Citibank/Sears, Citicorp Srvs/Centralized Bk Dept, Po Box 790034, St. Louis, MO 63179-0034
15435713	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2025 00:21:22	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15435716	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2025 23:52:00	Comenity Bank, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273
15435717	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2025 23:52:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15435718	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2025 23:52:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15435719	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2025 23:52:00	Comenity Bank/Fashion Bug, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15435720	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2025 23:52:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15435721	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2025 23:52:00	Comenity Bank/Westgate, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15435722	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 11 2025 01:56:44	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15437314	Email/Text: mrdiscen@discover.com	Feb 10 2025 23:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15435723	+ Email/Text: mrdiscen@discover.com	Feb 10 2025 23:51:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15435724	+ Email/Text: DSLBKYP@discover.com	Feb 10 2025 23:53:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
15435725	^ MEBN	Feb 10 2025 23:49:47	Equiant/Thousand Trails, Attn: Bankruptcy, 500 N Juniper Dr, Ste 100, Chandler, AZ 85226-2525
15435727	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 10 2025 23:52:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15435728	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Feb 10 2025 23:53:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
15435711	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 11 2025 00:07:42	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15446091	+ Email/Text: RASEBN@raslg.com	Feb 10 2025 23:52:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15438756	Email/PDF: resurgentbknotifications@resurgent.com	Feb 11 2025 01:56:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15435730	+ Email/Text: ahefner@onefcu.com	Feb 10 2025 23:53:00	Meadville Area Federal Credit Union, 300 Arch Street, Meadville, PA 16335-3217
15619121	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 11 2025 00:50:10	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15435732	+ Email/PDF: bankruptcy_prod@navient.com	Feb 11 2025 00:33:14	Navient/Sallie Mae, Attn: Bankruptcy, Po Box 9500, Wiles-Barr, PA 18773-9500

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15435733	+ Email/Text: angela.abreu@northwest.com	Feb 10 2025 23:51:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15435734	+ Email/Text: ahefner@onefcu.com	Feb 10 2025 23:53:00	One Federal Credit Union, 300 Arch Street, Meadville, PA 16335-3217
15435708	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2025 23:52:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
15435735	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 11 2025 00:06:45	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15435736	+ Email/PDF: bankruptcy_prod@navient.com	Feb 11 2025 01:56:42	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15452671	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 11 2025 00:32:50	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15442567	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 11 2025 00:49:45	Synchrony Bank, 200 Crossing Boulevard, Suite 101, Bridgewater, NJ 08807-2876
15435913	^ MEBN	Feb 10 2025 23:50:25	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15435737	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 11 2025 01:56:46	Synchrony Bank/Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15435738	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 11 2025 00:07:47	Synchrony Bank/JCP, PO Box 965007, Orlando, FL 32896-5007
15435739	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 11 2025 00:51:59	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15438286	+ Email/Text: famc-bk@1stassociates.com	Feb 10 2025 23:53:00	THE BANK OF MISSOURI, 2700 S LORRAINE PL, SIOUX FALLS, SD 57106-3657
15435740	+ Email/Text: famc-bk@1stassociates.com	Feb 10 2025 23:53:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, P.O. Box 85710, Sioux Falls, SD 57118-5710
15444069	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 10 2025 23:53:00	U.S. Department of Education c/o Nelnet, 121 S 13th Street, Lincoln, NE 68508-1904
15468137	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 11 2025 01:56:45	U.S. Department of Housing and Urban Development, The Wanamaker Building, 11th Floor, 100 Penn Square East, Philadelphia, PA 19107
15435743	Email/Text: bankruptcy_notices@wgresorts.com	Feb 10 2025 23:52:00	Westgate Resorts Ltd, Attn: Bankruptcy, 5601 Windhover Drive, Orlando, FL 32819
15443150	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 11 2025 00:21:35	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
15435742	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 11 2025 00:07:07	Wells Fargo Home Mortgage, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		WELLS FARGO BANK, N.A.
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15444505	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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*P++

JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Daniel P. Foster	on behalf of Joint Debtor Linda Lee Check dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Donald F. Check dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
John C. Swick	on behalf of Creditor Mercer County State Bank jswick@shaferlaw.com bfeleppa@shaferlaw.com
Nicholas R. Pagliari	on behalf of Creditor One Federal Credit Union f/k/a Meadville Area Federal Credit Union npagliari@mijb.com, sburick@mijb.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8